

claims only the actual in place of an assumed mortality, our members have saved the entire sum of \$17,000 in addition to the other items named above. In order that our members may be able to see for themselves the advantages under our system, I present herewith a comparison of expenses, mortality and income

INSURANCE COMMISSIONERS.

I am pleased to inform you that this association has received fair and honorable treatment from all the Insurance Commissioners of the various States of our Union, many of whom, as has been previously reported to

Dr. J. W. Bowden serves the Mutual Reserve Fund faithfully and well in the medical directorship. He presented a report which showed that the year 1958 closed with policy \$9,842, since which time 12,913 applications have been approved, representing \$4,842,873, which added to the business already in force

Director of Finance.  
GEORGE H. NEROER, Second Auditor.  
**B. H. ROBISON,**  
GENERAL MANAGER.  
Omaha National Bank Building.

the mind is creative. And do not read them thoroughly, column by column. Remember they are made for everybody, and don't try to get what isn't meant for you. The miscellany, for instance, should not receive your attention. There is a great secret in know-

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ARTIST SUPPLIES,  
MOULDINGS,  
FRAMES,  
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